

AUTHORIZATIONS/DECLINES REPORTS

Purpose

The purpose of this Job Aid is:

- To identify the Authorizations/Declines Report
- To provide information on how to use the Authorizations/Declines Reports.

Authorizations/Declines Report

The Authorizations/Declines Report includes requests for approvals for transactions from merchants. Reports can be generated on requests that were authorized or declined. The reports can be used to review cards with a high decline rate to identify cardholders who may need different authorization controls or to identify possible cardholder misuse.

Declined Authorization Reasons

Reason	Definition
Bad PIN	Indicates the wrong PIN number was entered when attempting to withdraw cash at an ATM
Card Activation	Indicates the cardholder has not verified receipt of a new plastic
Checking/Savings	Indicates a cash advance withdrawal attempt at an ATM where the cardholder requested to withdraw cash from either a checking or savings account or requested the Fast Cash option; Cardholders should request a cash withdrawal or advance from a credit card to withdraw cash.
Closed Account	Indicates the account has a closed status
Code R9	Indicates the account status is credit revoked (cancelled due to delinquency)
Code Y9	Indicates the account is deactivated
Currently Past Due	Indicates the account is in a suspended status (no payment has been received at least 61 days since billing)

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Declined Authorization Reasons – continued

Reason	Definition
Exceeds Max Cash	Indicates a cash withdrawal attempt has an authorization system limit set by the bank to prevent fraud on high-risk transactions or behavior.
Exceeds Max Mail	Indicates the authorization request exceeds a maximum mail order limit, which is an authorization system limit set by the bank to prevent fraud on high-risk transactions or behavior.
Exceeds Max NBR	Indicates the authorization request exceeded the maximum number of authorization requests for specific types of merchants, which is an authorization system limit set by the bank to prevent fraud on high-risk transactions or behavior.
Invalid Account Level	Indicates an authorization request was made using the central or diversion account number
Invalid CVV/CVC	Indicates the Point of Sale terminal did not read the magnetic stripe on the card correctly. This can possibly indicate the cardholder's account number has been compromised.
MCCG Amt Limit Exceeded	Indicates an authorization request exceeded the dollar limit set for the merchant category code group
MCCG Include	Indicates the merchant was not authorized; the merchant's category code (MCC) was not included in the Agency/Organization's MCC Table for approved authorizations
MCCG SPL Exceeded	Indicates an authorization attempt exceeded the single purchase limit for a merchant category code group
Not Enough Available	Indicates there was not enough available credit to approve the authorization (Credit Limit - Balance - Outstanding Authorizations = Amount of available credit)
Watch	Indicates the authorization attempt was referred to the Bank to ensure the cardholder is still in possession of his/her card

Note: When an authorization is approved, the cardholder's name may default in the response reason field. This is determined by the merchant and the Point of Sale terminal used during the transaction.